



PATENT
Docket 2815CON

IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE

Applicant: Martin P. Madden

Serial No.: 10/023,298

Filed: December 17, 2001


For: SYSTEM AND METHOD FOR
ANALYZING AND ORIGINATING A
CONTRACTUAL ARRANGEMENT FOR
A BANK DEPOSITS LIABILITIES BASE

Group Art Unit: 3624

Examiner: Akers, G.

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) 
) Registration No. 34,092
) Attorney for Applicant(s)

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
Washington, D.C. 20231

Sir:

The patent listed on the enclosed PTO Form-1449 is submitted pursuant to 37 CFR §§ 1.56, 1.97, and 1.98, without any admission that this patent constitutes prior art to the above-referenced patent application. A copy of the patent is attached.

TIME OF FILING

Pursuant to 37 CFR §1.97(e)(2), and to the undersigned's best knowledge and belief following reasonable inquiry, the cited patent was neither cited in a communication from a foreign patent office in a counterpart foreign application nor known to any

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individual designed in 37 CFR §1.56(c) more than three months prior to the filing of this
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FEE

Pursuant to 37 CFR §1.17(p), the required fee of \$180 is submitted herewith.


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Respectfully submitted,

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Date: April 25, 2003

Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet		of
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PTO/SB/08A (04-03)
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Complete if Known

Application Number	10/023,298
Filing Date	12/17/2001
First Named Inventor	Madden
Art Unit	3624
Examiner Name	Akers
Attorney Docket Number	2815CON

U. S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

[illegible]

Examiner Signature		Date Considered	
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***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, Washington, DC 20231.**

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